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Seven Tips for Improving Crop Insurance Coverage During Harvest

By Steve Johnson, Ag Business Management Specialist

As the 2010 harvest gets started, a great deal of yield variability can be expected in many fields. Farmers with crop insurance coverage need to be organized in order to submit timely claims for indemnity payments or provide records for Actual Production History (APH). Seven tips to help with crop insurance coverage during harvest include the following.

Notify your crop insurance agent.

Contact your agent within 72 hours of the initial discovery of damage and no later than 15 days after the end of the insurance period. The end of the period is the earlier of total destruction of the crop on the insured unit, or harvest of the unit or Dec. 1.

If you initially discover damage within 15 days of harvest or during harvest you may be required to leave representative samples of the unharvested crop for inspection by a crop insurance adjuster. The samples must be at least ten feet wide and extend the entire length of each field in the unit. An optional unit will typically be an individual field within a section of land by separate ownership.

Keep records organized.

In case of loss or APH audit the insured farmer must keep records separate for each unit. Enterprise unit coverage is common and it combines the production of all fields of that crop in the county together. Optional units will be combined if the production is commingled, which often occurs when insured farmers get busy during harvest.

It may be necessary to keep production separate for each farming practice, type of crop and variety depending on the crop being harvested and crop insurance coverage in place.

Measure old-crop grain.

Production stored on the farm from previous years must be measured by a crop insurance adjuster prior to adding any new-crop bushels. For bushels stored on the farm and not at a loss, keep written records of bin markings, truckload identifications and combine monitor records in case of a future APH audit. For loss situations, when production from more than one unit and/or insurable and uninsurable acreage will be stored in the same storage structure, an inspection by an adjuster should be requested.

Specify load information.

Maintain a ledger by crop and record the loads of production by unit and field number, and date of harvest. Identify the truck or wagon used to transport the grain to the storage structure and the estimated volume of each load.

Retain evidence of delivery.

Production delivered to a commercial elevator or processor will require evidence of the delivery amount. Individual load tickets alone will not suffice, but a load summary and/or settlement sheet is required for verification of 100

percent of the production delivered, not just the insured farmer's share.

Individual load tickets may be needed in addition to the summary and/or settlement sheets and can include specifics such as the farm identification. Have available written third party verification or settlement of a claim as much as possible.

Maintain records of production fed to livestock.

In the event production must be fed prior to a claim being worked by the adjuster, the insured farmer is responsible for maintaining detailed records. That is a formal, consistent, written record system of fed production. You need to have the records available at the time the claim is prepared.

Keep in touch with your agent.

Cooperate with your crop insurance agent and the adjuster in an investigation or settlement of a claim. You need to understand the emotions that come with harvest—and always practice farm safety.

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